

100

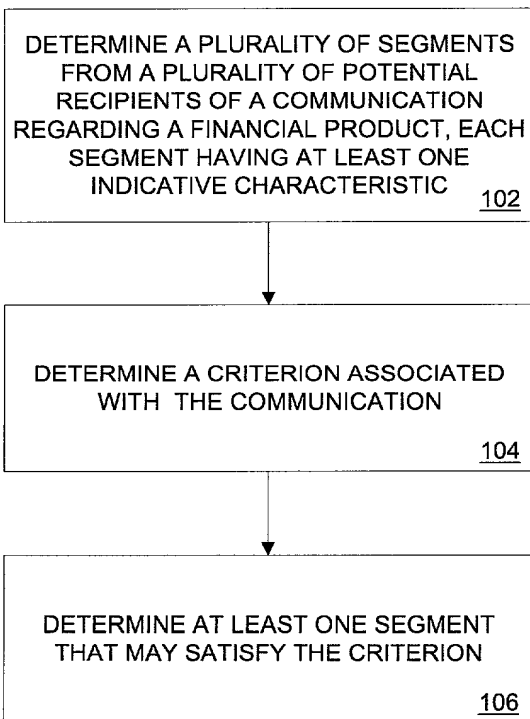



FIG. 1

140

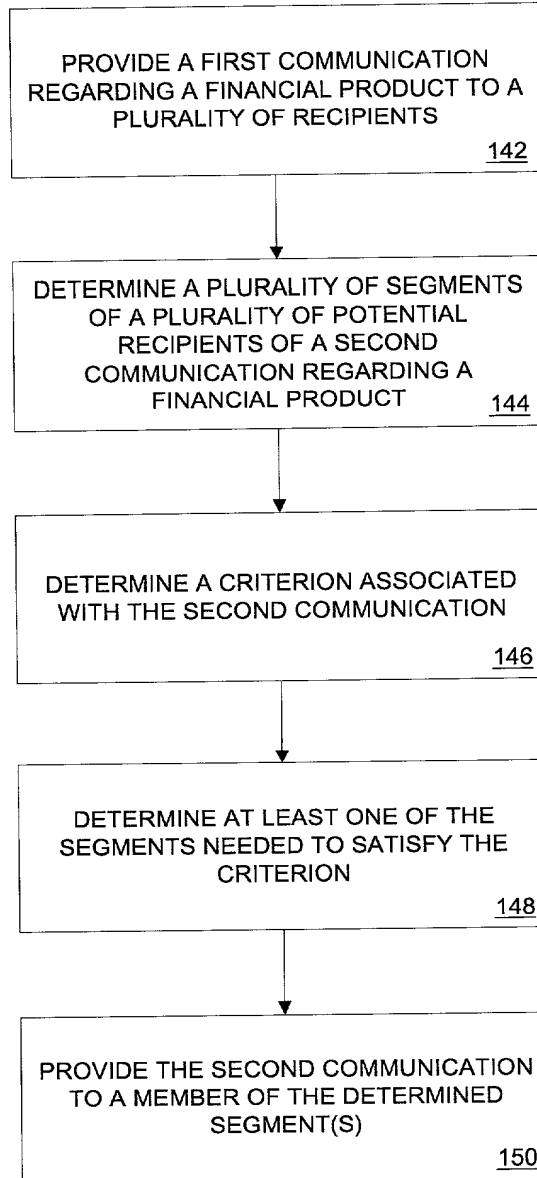


FIG. 2

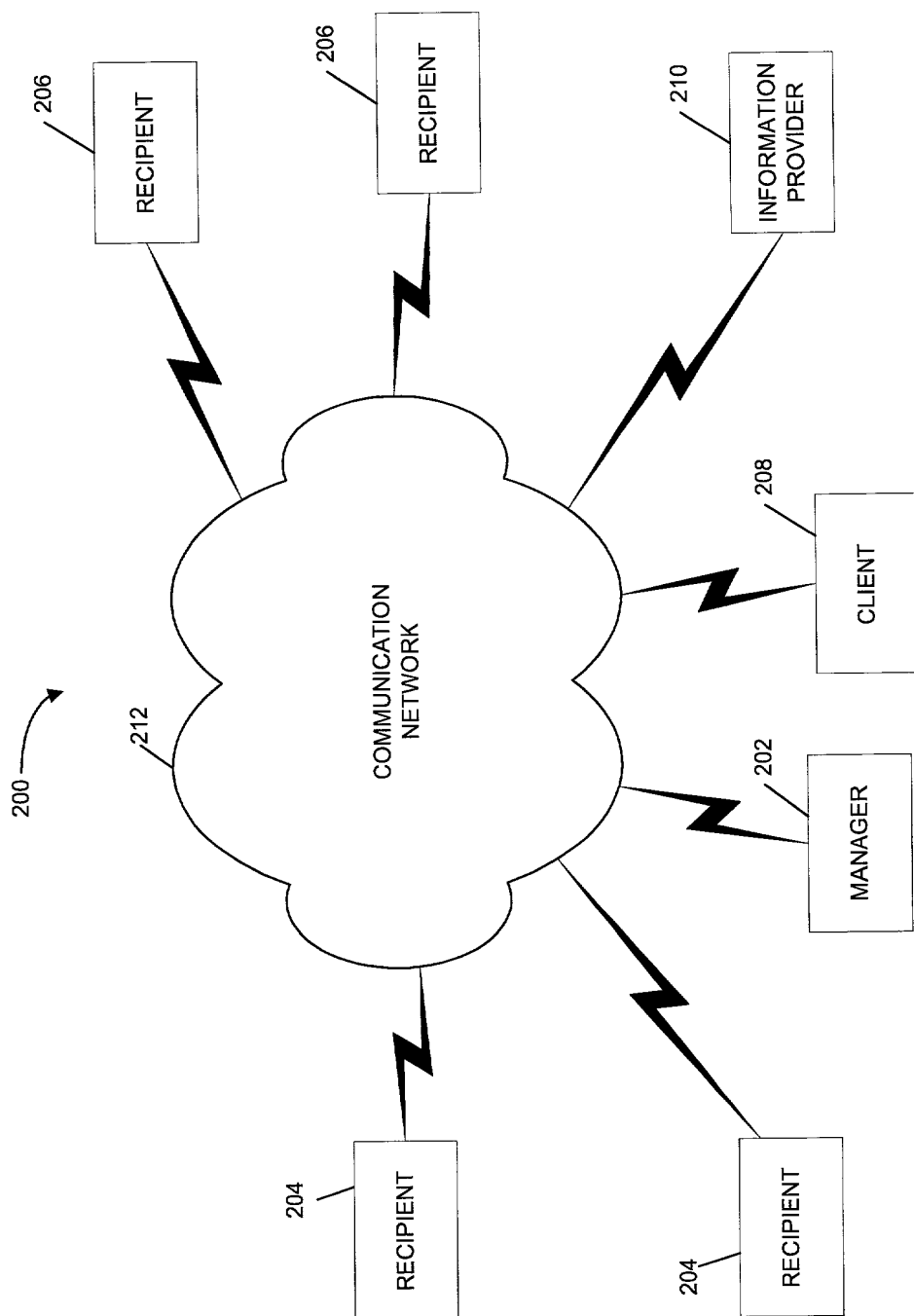


FIG. 3

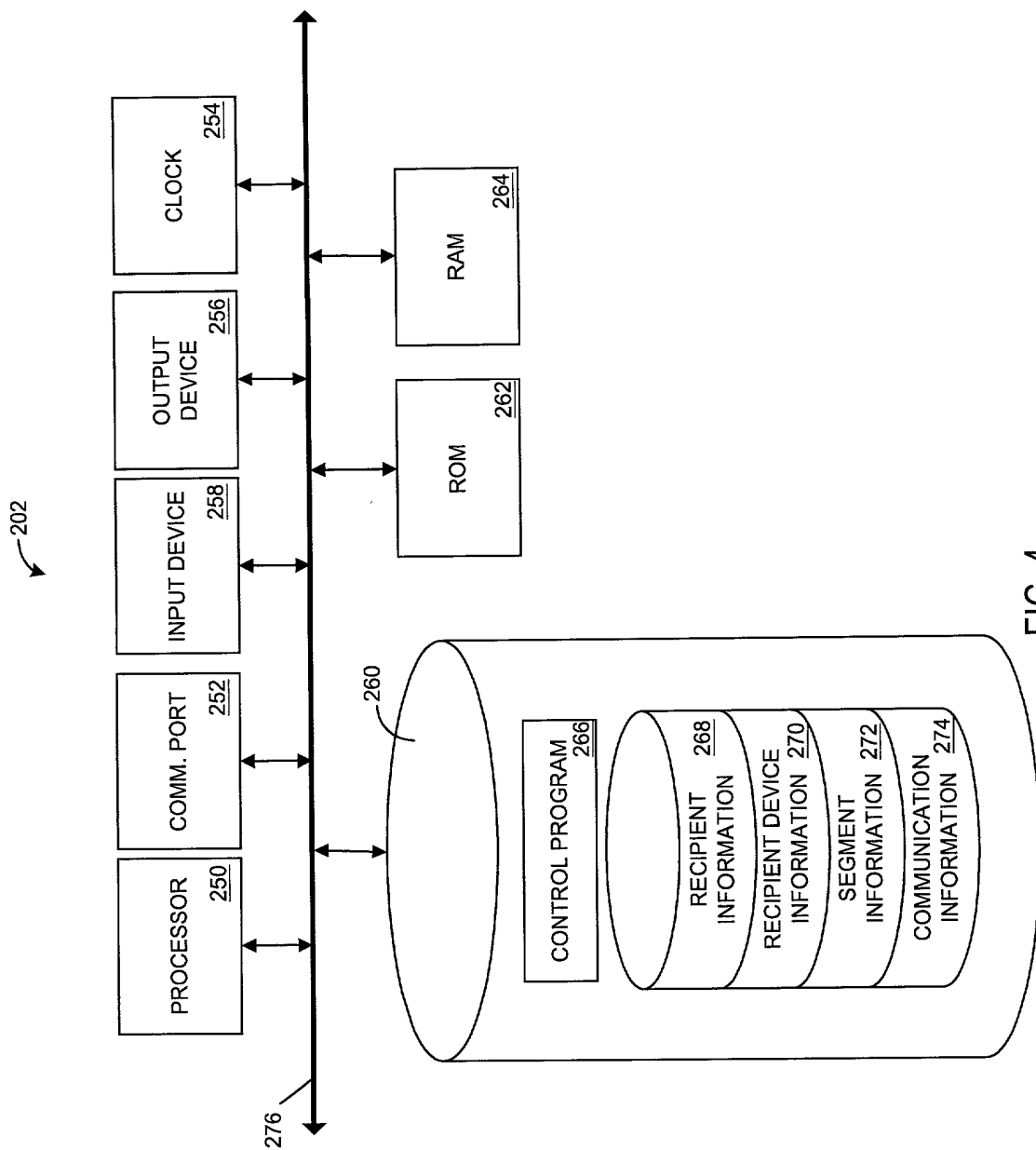


FIG. 4

300

RECIPIENT IDENTIFER <u>302</u>	RECIPIENT NAME <u>304</u>	ASSOCIATED ACCOUNT IDENTIFER <u>306</u>	AGE <u>308</u>	ANNUAL INCOME <u>310</u>	ASSOCIATED COMMUNICATION IDENTIFIER <u>312</u>
R-1312991	ROBERT JONES	A-67184	28	\$34,000	C-123456 C-237011
R-5741045	SUSAN JACKSON	A-20351	43	\$78,000	C-865654
R-7890441	WILLIAM SMITH	A-49101	33	\$55,000	C-330218 C-591362

FIG. 5

400


RECIPIENT DEVICE IDENTIFIER 402	RECIPIENT DEVICE DESCRIPTION 404	ASSOCIATED RECIPIENT IDENTIFIER 406
RD-4568	MODEL 42 PERSONAL DIGITAL ASSISTANT	R-5741045
RD-7139	X09W33 PERSONAL COMPUTER	R-1312991
RD-9047	G7 CELLULAR PHONE	R-7890441

FIG. 6

500

SEGMENT IDENTIFIER	ASSOCIATED RECIPIENTS	ASSOCIATED COMMUNICATION	RESPONSE RATE
502	504	506	508
S-45013	R-3459110 R-5019066 R-7890441 . . .	C-591362	16.2%
S-61230	R-1312991 R-2091015 R-2761574 . . .	C-123456	9.5%
S-84178	R-4092288 R-5741045 R-6018911 . . .	C-865654	4.3%

FIG. 7



COMMUNICATION IDENTIFER 602	COMMUNICATION DESCRIPTION 604	TIME/ DATE 606	ASSOCIATED FINANCIAL PRODUCT 608	ASSOCIATED SEGMENTS 610
C-123456	EMAIL MESSAGE PROMOTING LOW CREDIT CARD INTEREST RATE	NOVEMBER 5, 2001; 11:45 AM	F-1903	S-61230 S-61231
C-591362	EMAIL MESSAGE PROMOTING LOW CREDIT CARD INTEREST RATE	DECEMBER, 4 2001; 3:30 PM	F-8173	S-45013
C-865654	FLYER PROMOTING LOW CREDIT CARD INTEREST RATE	JANUARY 8, 2002; 1:00 PM	F-4025	S-84178 S-84179 S-84180

FIG. 8



FINANCIAL PRODUCT IDENTIFIER  <u>702</u>	ASSOCIATED RECIPIENTS  <u>704</u>	700 FINANCIAL PRODUCT DESCRIPTION  <u>706</u>
F-1903	R-1312991 R-2091015 R-2761574 . . .	BIGCO BRANDED CREDIT CARD HAVING A 19.5% ANNUAL INTEREST RATE
F-4025	R-4092288 R-5751045 R-6018911 . . .	ACMECO BRANDED CREDIT CARD HAVING AN 18.5% ANNUAL INTEREST RATE
F-8173	R-3459110 R-5019066 R-7890441 . . .	BIGBANK BRANDED CREDIT CARD HAVING A 12.5% INTEREST

FIG. 9

FIG. 10

800

ACCOUNT IDENTIFIER	ASSOCIATED RECIPIENT IDENTIFIER	ASSOCIATED FINANCIAL PRODUCT	MONTHS SINCE LAST SALE WITH ACCOUNT	AVERAGE DAILY BALANCE DURING PREVIOUS MONTH	NUMBER OF SALES TRANSACTIONS IN LAST THREE MONTHS
802	804	806	808	810	812
A-20351	R-5741045	F-4025	1	\$76.20	13
A-49101	R-7890441	F-8173	0	\$43.25	5
A-67189	R-1312991	F-1903	3	\$125.00	8

FIG. 10